

Fill in this information to identify your case:

| | | | |
|---|----------------------------|-------------|-----------|
| Debtor 1 | Cruz Elena Castillo | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF FLORIDA | | |
| Case number (if known) | 6:15-bk-09640 | | |

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

| | | Your assets Value of what you own |
|-----|---|--------------------------------------|
| 1. | Schedule A/B: Property (Official Form 106A/B) | |
| 1a. | Copy line 55, Total real estate, from Schedule A/B..... | \$ 271,315.00 |
| 1b. | Copy line 62, Total personal property, from Schedule A/B..... | \$ 8,041.00 |
| 1c. | Copy line 63, Total of all property on Schedule A/B..... | \$ 279,356.00 |

Part 2: Summarize Your Liabilities

| | | Your liabilities Amount you owe |
|------------------------|---|------------------------------------|
| 2. | Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | |
| 2a. | Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ 330,812.00 |
| 3. | Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | |
| 3a. | Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | \$ 0.00 |
| 3b. | Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | \$ 8,857.00 |
| Your total liabilities | | \$ 339,669.00 |

Part 3: Summarize Your Income and Expenses

| | | |
|----|---|-------------|
| 4. | Schedule I: Your Income (Official Form 106I) | |
| | Copy your combined monthly income from line 12 of <i>Schedule I</i> | \$ 2,954.94 |
| 5. | Schedule J: Your Expenses (Official Form 106J) | |
| | Copy your monthly expenses from line 22c of <i>Schedule J</i> | \$ 2,954.94 |

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Cruz Elena Castillo**Case number (if known) **6:15-bk-09640**

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

| |
|--------------------|
| \$ 3,313.64 |
|--------------------|

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

| | Total claim |
|--|-----------------|
| From Part 4 on <i>Schedule E/F</i>, copy the following: | |
| 9a. Domestic support obligations (Copy line 6a.) | \$ 0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$ 0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$ 0.00 |
| 9d. Student loans. (Copy line 6f.) | \$ 0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ 0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | +\$ 0.00 |
| 9g. Total. Add lines 9a through 9f. | \$ 0.00 |

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| | | | |
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| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF FLORIDA | | |
| Case number (if known) | 6:15-bk-09640 | | |

☒ Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|---|--|--|---|
| 239 Timbercreek Pines Cir. Winter Garden, FL 34787-2662 Orange County Property Description TIMBERCREEK PINES 56/34 LOT 31 Parcel ID: 15-22-27-8665-00-310 Line from <i>Schedule A/B</i> : 1.1 | \$271,315.00 | <input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01 & 222.02 |
| 2001 Ford Truck Excursion Mileage: 267,000 Vin# 1FMNU42I21EA77803 Line from <i>Schedule A/B</i> : 3.2 | \$3,450.00 | <input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Fla. Stat. Ann. § 222.25(1) |
| Living room furniture, end tables, lamps, bedroom furniture, yard tools, dining room furniture. Line from <i>Schedule A/B</i> : 6.1 | \$405.00 | <input checked="" type="checkbox"/> \$260.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Fla. Const. art. X, § 4(a)(2) |
| Duke energy 10101 Claude Freeman Dr. N-230 Charlotte, NC 28262 Line from <i>Schedule A/B</i> : 22.1 | \$640.00 | <input checked="" type="checkbox"/> \$640.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Fla. Const. art. X, § 4(a)(2) |

Debtor 1 **Cruz Elena Castillo**Case number (if known) **6:15-bk-09640**

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim <i>Check only one box for each exemption.</i> | Specific laws that allow exemption |
|--|---|--|--------------------------------------|
| Water: City of Winter Garden 300 West Plant Street Winter Garden, FL 34787 Line from <i>Schedule A/B</i> : 22.2 | \$100.00 | <input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Fla. Const. art. X, § 4(a)(2) |

3. **Are you claiming a homestead exemption of more than \$155,675?**

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

**United States Bankruptcy Court
Middle District of Florida**

In re **Cruz Elena Castillo**

Debtor(s)

Case No. **6:15-bk-09640**

Chapter **13**


DECLARATION UNDER PENALTY OF PERJURY FOR ELECTRONIC FILING

The undersigned, **Cruz Elena Castillo**, declares under penalty of perjury that:

1. I have signed the original(s) of the document(s) identified below under penalty of perjury ("Verified Document(s)").
2. The information contained in the Verified Document(s) is true and correct to the best of my knowledge and belief.
3. I understand that the Verified Document(s) are to be filed in electronic form with the United States Bankruptcy Court in connection with the above captioned case.

August 28, 2017

Executed on (Date)


Cruz Elena Castillo

Signature of Debtor
or other claimant

Verified Document(s):

Full Descriptive Title

Date Executed

Amended schedule C

August 28, 2017

Amende schedule I&J

August 28, 2017

**United States Bankruptcy Court
Middle District of Florida**

In re **Cruz Elena Castillo**

Debtor(s)

Case No. **6:15-bk-09640**

Chapter **13**

CERTIFICATE OF SERVICE

I hereby certify that on **August 28, 2017**, a copy of **Amended schedule C, I and J** was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Afni, Inc.

Capital One Bank Usa N

Credit Protection Asso

Ocwen Loan Servicing L

Usaa Savings Bank

Usaa Savings Bank

/s/ Elayne M. Perez

Elayne M. Perez 0581151

Perez Conrique Law

746 N Magnolia Avenue

Orlando, FL 32803

407-545-4400 Fax: 407-545-4401

bankruptcyecf@perezconrique.com

Label Matrix for local noticing
113A-6
Case 6:15-bk-09640-KSJ
Middle District of Florida
Orlando
Mon Aug 28 15:18:13 EDT 2017

Recovery Management Systems Corp.
Attn: Ramesh Singh
25 SE Second Avenue, Ste 1120
Miami, FL 33131-1605

American InfoSource LP as agent for
DIRECTV, LLC
PO Box 5008
Carol Stream, IL 60197-5008

Dyck O'Neal, Inc.
3214 W Park Row
Arlington, TX 76013-3136

Ocwen Loan Servicing L
12650 Ingenuity Dr
Orlando, FL 32826-2703

Timbercreek Pines Homeowners Association
Cynthia David, Esq.
c/o The Association Law Firm, PLLC
135 W. Central Blvd., Suite 1150
Orlando, FL 32801-2479

United States Trustee - ORL7/13 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Viktoria Collins +
Collins Law and Mediation
200 South Knowles Avenue
Winter Park, FL 32789-4304

Cruz Elena Castillo
239 Timbercreek Pines Circle
Winter Garden, FL 34787-2662

Timbercreek Pines Homeowners Association, In
c/o The Association Law Firm, PLLC
135 W. Central Blvd., Suite 1150
Orlando, FL 32801-2479

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

Florida Department of Revenue
Bankruptcy Unit
Post Office Box 6668
Tallahassee FL 32314-6668

Orange County Tax Collector
PO Box 545100
Orlando FL 32854-5100

Usaa Savings Bank
10750 Mcdermott
San Antonio, TX 78288-1600

Elayne M Conrique +
Perez Conrique Law
746 North Magnolia Avenue
Orlando, FL 32803-3809

Mark T Dlugokienski +
The Association Law Firm, PLLC
135 W. Central Blvd.
Orlando, FL 32801-2430

Ocwen Loan Servicing, LLC
Robertson, Anschutz, Schneid P.L.
6409 Congress Ave
Suite 100
Boca Raton, FL 33487-2853

Afni, Inc.
Po Box 3097
Bloomington, IL 61702-3097

Credit Protection Asso
13355 Noel Rd Ste 2100
Dallas, TX 75240-6837

Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Laurie K Weatherford +
PO Box 3450
Winter Park, FL 32790-3450

Arvind Mahendru +
5703 Red Bug Lake Road
Suite 284
Winter Springs, FL 32708-4969

Sheereen E Middleton +
Robertson, Anschutz & Schneid, P.L.
6409 Congress Avenue, #100
Boca Raton, FL 33487-2853

Note: Entries with a '+' at the end of the
name have an email address on file in CMECF

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Capital One Bank Usa N
15000 Capital One Dr
Richmond, VA 23238

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

| | | |
|-----------------------|---------------------|----|
| (u)Karen S. Jennemann | End of Label Matrix | |
| Orlando | Mailable recipients | 24 |
| | Bypassed recipients | 1 |
| | Total | 25 |